

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Charlita A. Allen
 Debtor

Case No. 16-15426-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
Form ID: 318Page 1 of 2
Total Noticed: 35

Date Rcvd: Dec 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2017.

db +Charlita A. Allen, 77 W. 5th Street, Bridgeport, PA 19405-1101
 13769196 +Amcol Systems, 111 Lancewood Road, Columbia, SC 29210-7523
 13835577 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13769200 Children's Hospital of Philadelphia, Physician Billing - PB CHOP, Lock Box 8017,
 P. O. Box 8500, Philadelphia, PA 19178-8017
 13769418 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 13769203 +Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070
 13769206 +Manuel R. Williams, Sr., 1135 Venango Street, Philadelphia, PA 19140-4261
 13802909 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 13769207 Midland Mortgage, P. O. Box 26648, Oklahoma City, OK 73126-0648
 13819526 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635,
 Wilkes-Barre, PA 18773-9635
 13769212 +PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 13771304 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
 Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Dec 12 2017 01:13:44 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 12 2017 01:13:33
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 12 2017 01:13:40 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13769197 +EDI: LEADINGEDGE.COM Dec 12 2017 01:13:00 Bank of America,
 c/o Global Credit & Collection Corp., 5440 N. Cumberland Avenue, Ste. 300,
 Chicago, IL 60656-1486
 13769198 EDI: HFC.COM Dec 12 2017 01:13:00 Best Buy, Retail Services, P. O. Box 5893,
 Carol Stream, IL 60197-5893
 13846460 +E-mail/Text: bankruptcy@phila.gov Dec 12 2017 01:13:44
 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB,
 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
 13769199 EDI: CAPITALONE.COM Dec 12 2017 01:13:00 Capital One, P. O. Box 30285,
 Salt Lake City, UT 84130-0285
 13776586 EDI: CAPITALONE.COM Dec 12 2017 01:13:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13769201 +E-mail/Text: bankruptcy@phila.gov Dec 12 2017 01:13:44 City Of Philadelphia/Dept Of Revenue,
 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102-1617
 13769202 +E-mail/Text: ned-collections_bankruptcycollections@comcast.com Dec 12 2017 01:13:47
 Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899
 13769204 EDI: WFNBNB.COM Dec 12 2017 01:13:00 HSN/Comenity Capital Bank, Bankruptcy Department,
 P. O. Box 183043, Columbus, OH 43218-3043
 13769205 +EDI: TSYS2.COM Dec 12 2017 01:13:00 Macy's, Attn: Bankruptcy Dept., P. O. Box 8053,
 Mason, OH 45040-8053
 13769208 EDI: NAVIENTFKASMSEERV.COM Dec 12 2017 01:13:00 Navient, P. O. Box 9635,
 Wilkes-Barre, PA 18773-9635
 13783121 EDI: NAVIENTFKASMGUAR.COM Dec 12 2017 01:13:00 Navient Solutions, Inc. on behalf of,
 United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430,
 Wilkes Barre, PA 18773-9430
 13769209 EDI: WFNBNB.COM Dec 12 2017 01:13:00 New York & Company/Comenity, Attn: Bankruptcy Dept.,
 P. O. Box 182125, Columbus, OH 43218-2125
 13825635 EDI: PRA.COM Dec 12 2017 01:13:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13790380 +E-mail/Text: bankruptcynotices@psecu.com Dec 12 2017 01:13:48 PSECU, PO BOX 67013,
 HARRISBURG, PA 17106-7013
 13769210 +E-mail/Text: bankruptcygroup@peco-energy.com Dec 12 2017 01:13:29 Peco Energy,
 Bankruptcy Unit, 2301 Market St., Philadelphia, PA 19103-1338
 13769211 E-mail/Text: bankruptcynotices@psecu.com Dec 12 2017 01:13:48
 Pennsylvania State Employees C.U., P. O. Box 67013, Harrisburg, PA 17106-7013
 13774973 EDI: Q3G.COM Dec 12 2017 01:13:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13778451 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 12 2017 01:14:22 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847
 13769213 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 12 2017 01:14:22 Regional Acceptance Corporation,
 P. O. Box 830913, Birmingham, AL 35283-0913
 13769214 EDI: WFNBNB.COM Dec 12 2017 01:13:00 Victorias Secret, Comenity Bank - Bankruptcy Dept.,
 P. O. Box 182125, Columbus, OH 43218-2125

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2017 at the address(es) listed below:

BRADLY E ALLEN on behalf of Debtor Charlita A. Allen bealaw@verizon.net
DENISE ELIZABETH CARLON on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor MIDFIRST BANK C/O MIDLAND MORTGAGE
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
THOMAS I. PULEO on behalf of Creditor MIDFIRST BANK C/O MIDLAND MORTGAGE
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Charlita A. Allen	Social Security number or ITIN xxx-xx-4901
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 16-15426-jkf		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charlita A. Allen
aka Charlita A. Lee

12/11/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.